

JAN 31 2006

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To: MAIL STOP: AMENDMENTS

From: Eric Ringer

Examiner: UNKNOWN

Date: 31 January 2006

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No. of pages (including cover): 5

Phone:

LAVA Group File #: 03001.1010

Application Serial No: 10/645,949

Filing Date: 22 August 2003

Title: SYSTEM FOR PROVIDING A CHECKLESS CHECKING ACCOUNT

Subject: Information Disclosure Statement

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This transmission includes:

Transmittal Form – PTO/SB/21 (09-04) – 1 page;  
Information Disclosure Statement – 2 pages;  
Form PTO/SB/08A – 1 page.

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PTO/SB/21 (09-04)

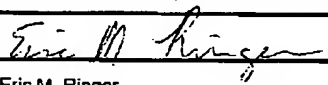
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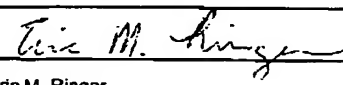
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<b>TRANSMITTAL FORM</b>  <small>(to be used for all correspondence after initial filing)</small>	Application Number	10/645,949	
	Filing Date	22 August 2003	
	First Named Inventor	Sheldon H. Foss, Jr.	
	Art Unit	Unknown	
	Examiner Name	Unknown	
Total Number of Pages in This Submission	5	Attorney Docket Number	03001.1010

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Facsimile cover sheet - 1 pg;
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Smith Frohwein Tempel Greenlee Blaha LLC		
Signature			
Printed name	Eric M. Ringer		
Date	31 January 2006	Reg. No.	47,028

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:			
Signature			
Typed or printed name	Eric M. Ringer	Date	31 January 2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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JAN 31 2006

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Sheldon H. Foss, Jr.

Confirmation No.: UNKNOWN

Group Art Unit: UNKNOWN

Serial No.: 10/645,949

Examiner: UNKNOWN

Filed: 22 August 2003

Docket No.: 03001.1010

For: SYSTEM FOR PROVIDING A CHECKLESS CHECKING ACCOUNT

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

This information disclosure statement is filed in accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, and specifically:

- ☒ under 37 CFR 1.97(b), or  
(within Three months of filing national application; or date of entry of international application; or before  
mailing date of first office action on the merits; whichever occurs last)
- ☐ under 37 CFR 1.97(c) together with either a:  
☐ Statement Under 37 C.F.R. 1.97(e), or  
☐ a \$180.00 fee under 37 CFR 1.17(p), or  
(After the CFR 1.97(b) time period, but before the final office action or notice of allowance, whichever  
occurs first)
- ☐ under 37 CFR 1.97(d) together with a:  
☐ Statement under 37 CFR 1.97(e), and  
☐ a \$180.00 petition fee set forth in 37 CFR 1.17(p).  
(Filed after final office action or notice of allowance, whichever occurs first, but before payment of the  
issue fee)

Enclosed is a check in the amount of \$ .

Enclosed is Credit Card Payment Form (PTO-2038) in the amount of \$180.00.

Please charge \$ . to deposit account . At any time during the pendency of this application, please charge any  
fees required to Deposit Account pursuant to 37 CFR 1.25. The Commissioner is hereby requested to credit any  
overpayment to Deposit Account No. .

- ☒ Applicant(s) submit herewith *Form PTO/SB/08A (0705) (substitute for form 1449/PTO) - Information Disclosure Statement by Applicant* together with copies (where required) of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may or may not be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56. As required by 37 C.F.R. §1.98(a), a legible copy of each document is provided.

- ☐ A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on FORM PTO/SB/08A, as presently understood by the individual(s) designated in 37 CFR 1.56(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on the form PTO 1449 and is enclosed herewith.

The following rights are reserved by the Applicant(s): the right to establish the patentability of the claimed invention over any of the listed documents should they be applied as reference, and/or the right to prove that some of these documents may not be prior art, and/or the right to prove that some of these documents may not be enabling for the teachings they purport to offer.

This statement should not be construed as a representation that an exhaustive search has been made, or that information more material to the examination of the present application does not exist. Any statements or identifications regarding the relevance of any portion(s) of cited references should not be construed as a representation that the most relevant portion(s) have been identified, and the absence of such statements or identifications should not be construed as representations that there are no relevant portion(s). The Examiner is specifically requested not to rely solely on the materials submitted herewith. The Examiner is requested to conduct an independent and thorough review of the documents, and to form independent opinions as to their significance.

It is requested that the information disclosed herein be made of record in this application and that the Examiner initial and return a copy of the enclosed PTO/SB/08A to indicate the documents have been considered.

Respectfully Submitted,

SMITH FROHWEIN TEMPLE GREENLEE BLAHA LLC

By:

  
Eric M. Ringer, Reg. No. 47,028

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PTO/SB/08A (07-05)

Approved for use through 07/31/2006. OMB 0851-0031

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Substitute for form 1449/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Use as many sheets as necessary)</i>		Application Number	10/645,949
		Filing Date	22 August 2003
		First Named Inventor	Sheldon H. Foss, Jr.
		Art Unit	Unknown
		Examiner Name	Unknown
Sheet 1 of 1	Attorney Docket Number	03001.1010	

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A	US- 6,295,522		Boesch, Brian	
	B	US- 6,182,895		Albrecht, Jerry L.	
	C	US- 2005/0182720		Willard et al.	
	D	US- 2005/0065877		Cleary et al.	
	E	US- 2005/0038714		Bonet et al.	
	F	US- 2005/0010483		Ling, Marvin T.	
	G	US- 2004/0199422		Napier et al.	
	H	US- 2004/0167821		Baumgartner, David	
	I	US- 2004/0054587		Dev et al.	
	J	US- 2004/0030647		Hansen et al.	
	K	US- 2003/0212796		Willard et al.	
	L	US- 2002/0083012		Bush et al.	
	M	US- 2002/0143647		Headings et al.	
	N	US-			
	O	US-			
	P	US-			
	Q	US-			
	R	US-			
	S	US-			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	MM-DD-YYYY			

Examiner Signature	Date Considered
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.18 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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